

Reserve Banks Gain 29.7 Millions in Earning Assets

Smaller Additions to Note and Deposit Liabilities Shown in Weekly Report; Decline in Gold Reserves

WASHINGTON, Aug. 21.—Further increases of 29.7 millions in earning assets, accompanied by smaller additions to deposit and note liabilities, also a decline of about eleven millions in gold reserves, are indicated by the Federal Reserve Board's weekly bank statement issued as at close of business on August 20, 1920. The banks' reserve ratio shows a decline from 43.9 to 43.5 per cent.

Holdings of paper secured by government war obligations increased by 4.8 millions and other discounts on hand by 25.8 millions. Holdings of acceptances bought in open market remained unchanged at 320.6 millions, increased acceptance holdings of the New York, Chicago, St. Louis and San Francisco banks being offset by decreases under this head reported by the Philadelphia and Cleveland banks. A slight decline of 0.7 millions is noted in the holdings of Treasury certificates.

Of the total of 1,201.8 millions of bills secured by United States war obligations held 530.5 millions, or 50 per cent, were secured by Liberty bonds. \$30.4 millions, or 23.2 per cent, by Victory notes, and 343.9 millions, or 28.8 per cent, by Treasury certificates, as against 49.5, 24.4 and 25.7 per cent of a corresponding total of about 1,297 millions reported the week before. Discounted paper held by the Boston, New York and Cleveland reserve banks is inclusive of 131.2 millions of paper discounted for six reserve banks in the South and Middle West, compared with 134.8 millions the week before. Acceptance holdings of the Philadelphia, Cleveland and San Francisco banks include 35.4 millions of bankers' bills purchased from the New York and Chicago banks.

Government deposits show an increase of 43.3 millions for the week, while members' reserve deposits declined by 40.8 millions. Other deposits, including foreign government deposits and non-members' clearing accounts, declined by 1.3 million. As a consequence of these changes, together with a decline of 5.7 millions in the "float" carried by the Reserve banks and treated as a deduction from gross deposits, calculated net deposits were 6.9 millions above the previous week's total. Federal Reserve note circulation showed a further increase of 5.5 millions and Federal Reserve bank note circulation an increase of 1.7 millions.

As against the decline of 11 millions in gold reserves, other cash reserves remained practically unchanged. The capital account of the Reserve banks shows a further increase of \$208,000, largely in the Philadelphia, Cleveland and Kansas City districts.

200 Rail Workers in Fight

Chicago Brotherhood Trainmen and Strikers Clash

CHICAGO, Aug. 21.—Seven men, one wounded, are under arrest to-day as a result of an early morning clash between about a hundred railroad men and an equal number of strikers. Scores of shots were exchanged, bottles, sticks and stones were thrown and heads were broken before the police, responding to riot calls, broke up the fight.

The affair was an outgrowth of frequent attacks by striking railroad men on the workers who refused to walk out last April in the unauthorized strike. Last night, according to the police, Brotherhood of Railway Trainmen employed on the Elgin, Joliet & Eastern Railroad learned of an alleged plot for attack on them by strikers. They armed and set out in a body looking for the plotters. The two factions met at Ninety-first Street in the early morning hours and opened fire. Several men are believed to have been wounded, but all save one were carried away before the police arrived.

Driver Killed in Quarrel

Teamsters Fight on Wagon and One Falls Under Wheels

William Cameron, twenty-four, a driver, of 320 West Sixteenth Street, was killed yesterday during a quarrel with George Weigner, forty-three, a driver, of 421 West Nineteenth Street. The police say that Cameron and Weigner got into an argument as their teams met on Duane Street, near Hudson Street. Cameron, it is alleged, left his wagon and boarded the delivery wagon of which Weigner was the driver. The men fought, the police say, and Cameron fell to the ground, the wheels of the wagon passing over him and killing him. Weigner was arrested.

Federal Reserve Banks

WASHINGTON, Aug. 21.—The condition of the twelve Federal Reserve banks at the close of business August 20 was as follows:

| RESOURCES | August 20 | August 13 |
|--|-----------------|-----------------|
| Gold coin and certificates | \$189,125,000 | \$179,630,000 |
| Gold settlement fund (F. R. Board) | 268,922,000 | 389,927,000 |
| Gold with foreign agencies | 114,455,000 | 111,534,000 |
| Total gold held by banks | \$562,472,000 | \$561,088,000 |
| Gold with Federal Reserve agents | 1,164,264,000 | 1,164,562,000 |
| Gold redemption fund | 149,915,000 | 131,708,000 |
| Total gold reserves | \$1,876,651,000 | \$1,857,358,000 |
| Legal tender notes, silver, etc. | 155,486,000 | 155,527,000 |
| Total reserves | \$2,032,137,000 | \$2,012,885,000 |
| Bills discounted: Secured by U. S. war obligations | 1,301,509,000 | 1,296,981,000 |
| All other | 1,317,820,000 | 1,292,025,000 |
| Bills bought in open market | 320,597,000 | 326,418,000 |
| Total bills on hand | \$2,940,026,000 | \$2,909,624,000 |
| United States government bonds | 26,809,000 | 26,810,000 |
| United States Victory notes | 69,000 | 69,000 |
| U. S. certificates of indebtedness | 277,158,000 | 277,836,000 |
| Total earning assets | \$3,244,062,000 | \$3,214,339,000 |
| Bank premiums | 14,654,000 | 14,604,000 |
| Uncollected items and other deductions from gross deposits | 785,240,000 | 798,155,000 |
| Five per cent redemption fund against Federal Reserve Bank notes | 11,600,000 | 11,947,000 |
| All other resources | 3,827,000 | 3,859,000 |
| Total resources | \$4,481,220,000 | \$4,175,789,000 |
| LIABILITIES | August 20 | August 13 |
| Capital paid in | \$96,759,000 | \$96,551,000 |
| Surplus | 164,745,000 | 164,745,000 |
| Government deposits | 54,959,000 | 11,623,000 |
| Due to member banks—Res. account | 1,793,675,000 | 1,834,542,000 |
| Deferred availability items | 591,094,000 | 599,397,000 |
| Other dep., including for gov. credits | 44,828,000 | 45,043,000 |
| Total gross deposits | \$2,484,556,000 | \$2,490,305,000 |
| Fed. Res. notes in actual circulation | 3,174,725,000 | 3,169,181,000 |
| Federal Reserve Bank notes in circulation | 198,563,000 | 199,913,000 |
| Net liability | 61,872,000 | 67,795,000 |
| All other liabilities | | |
| Total liabilities | \$4,481,220,000 | \$4,175,789,000 |

Ratio of total reserves to net deposit and Federal Reserve note liabilities combined, 43.5 per cent, against 43.9 per cent the week before. Ratio of gold reserves to Federal Reserve note liabilities in circulation, after setting aside 35 per cent against net deposit liabilities, 48.1 per cent, against 48.6 per cent the week before.

Body of Woman Is Still Unclaimed

Mrs. Deverall Said to Have Been Estranged from Husband Living in West Virginia

The body of Mrs. Alice Deverall, who was found dead of gas with Harold Eustice Ferry, in the Mohawk apartment hotel, 270 W. Washington Avenue, Brooklyn, on Friday night, lay unclaimed in the Kings County morgue yesterday.

Police made little progress in unravelling the mystery. Mr. Deverall had twice been married and was reported estranged from her second husband, Percival Deverall, who is believed to be in Wheeling, W. Va.

She was forty-two years old. Ferry was thirty-two. His relatives at 78 Midwood Street, Flatbush, could advance no reason why the former aviator should end his life as he did, and that he did not know of his relation with the Deverall woman. They have claimed his body.

Percival Deverall formerly lived at 237 Grand Avenue, Brooklyn, the police said. He was a photographer and a croquet soloist. Several months ago Deverall and his wife went to Wheeling. About a month ago Mrs. Deverall returned to Brooklyn. A few days later her trunk was expressed to her from Wheeling.

Wife's Charge Halts Trip

George Vulanos, of 977 Third Avenue, boarded the steamship Megahelas yesterday at Congress Street, Brooklyn, to return to Greece. Detective McCarthy, of the Amity Street station, arrested him on the ship on a charge of abandoning his wife and baby.

According to the police, Mrs. Vulanos, who is twenty-six years old, said that several days ago her husband took her to the ship and showed it to her, telling her he was going to take her back to Greece.

Vulanos had \$2,000 worth of jewelry with him, the police said, \$500 in cash and \$600 in travellers' cheques.

Army Orders

WASHINGTON, Aug. 21.—Army orders issued to-day follow:

Infantry
Gibson, Maj. H. O., to Jackson, Miss.
Wain, Col. F. L., to Governors Island.
Lashell, Capt. E. E., to Charleston, S. C.
Ditto, Capt. R. C., to office of chief of infantry.

Field Artillery
Grant, Capt. J. E., to Camp Pike.
Craig, Lt. M. L., to Honolulu.
Davis, Col. R., to Camp Funston.
Van Horn, Maj. J. H., to Fort Sill.

Coast Artillery
Haskins, Col. G., to Boston.
Withers, Lt. Col. S. O., to Fort Williams.
Guthrie, Capt. R. E., to Cambridge.
Harrison, Capt. E. S., to Takoma Park.

Honorably Discharged
Kern, Lt. Col. M., Dental Corps.
Roberts, 2d Lt. W. D., to C. W. 2.
Rudolph, 2d Lt. J. R., Air Sec.
Smith, 2d Lt. R. G., Air Sec.
Ashby, Maj. W. D., to C. W. 2.
Starkweather, 2d Lt. H. V., Air Sec.
Morse, Lt. Col. E. J., to C. W. 2.
Ridgeway, Lt. A. P., to F. A.
Mason, Lt. Col. J. H., to C. W. 2.
Metzler, 2d Lt. B. R., to C. W. 2.

Medical Corps
Davis, Lt. Col. W. H., to Camp Gordon.
Carr, Capt. J. S., to Edgewood Arsenal.

Air Service
Rust, Lt. C. E., to March Field.
Stiles, Lt. C. H., to March Field.
Robinson, 2d Lt. W. F., to Camp King.
Robertson, Capt. W. A., to Takoma Park.
Gibson, Capt. R. E., to March Field.
Burge, Capt. A. H., to March Field.
Perrin, Capt. A. H., to March Field.
Smith, Capt. J. A., to Camp Funston.

Signal Corps
Cowan, Lt. Col. A. S., to Chicago.
Saffman, Col. C. M., to Washington Bldg.

Engineers
Wicks, Lt. Col. H. J., to Omaha.
Wicks, Lt. Col. J. S., to Pittsburgh.

Miscellaneous
Saunders, Maj. E. O., Judge Advocate, to Camp Grant.
Fisher, Lt. H. S., M. T. C., to Camp Norcross.
Kane, Capt. R. N., Cav., to Ord. Dept.
Egan, Lt. F. W., Cav., to Ord. Dept.
McIntosh, Lt. D. G., Cav., to Ord. Dept.
Gardner, Capt. A. H., to C. W. 2.
Antonio, Lt. Col. E. A., Dental Co., to Edgewood Arsenal.

Navy Orders
From The Tribune's Washington Bureau
WASHINGTON, Aug. 21.—Navy orders issued to-day follow:

Bristol, Comdr. A. L., to command U. S. S. Albatross.
Comdr. L. Comdr. W. H., to U. S. S. Albatross.

Blanchard, Comdr. W. B., to command U. S. S. Albatross.
Bentley, Ensign R. L., to U. S. S. Murray.
Huntley, Ensign R. C., to U. S. S. Pennsylvania.

Irish, Lt. Comdr. J. M., to U. S. S. Oklahoma.
Lester, Lt. R. E., to U. S. S. Charles Ausubert.
McGee, Ensign R. E., to command submarine chaser No. 32.

Melton, Lt. E. C., to hospital, Charleston, S. C.
Morrison, Lt. J. H., to rec. ship, Philadelphia.
Mushbach, Ensign E., to navy yard, Philadelphia.

Reich, Ensign J. C., to U. S. S. Columbia.
Ridgway, Ensign J. C., to U. S. S. Chester.
West, Ensign J. C., to U. S. S. Connecticut.
White, Lt. Comdr. J. R., to training station, San Francisco.

White, Lt. Col. T. S., to U. S. S. Camden.

Reduction in Insurance on Autos Coming

Companies Must Readjust Premium Charges to Make Competition on More Equable Basis

By L. H. Goldberg

It is apparent that within the next four or five months, automobile insurance rates will be reduced. This is gathered from the fact that the present rates now being used are in the experimental stage, and that within a short time the rates will be based upon the experience that the automobile insurance companies have had since the new rates were promulgated. The matter of the new rates has been an open discussion for the last number of months, and it is inferred that a change must be made in this direction in order to better insurance conditions. The wide difference in rates between the mutual companies and those of the standard stock companies, which are members of the conference, means that the competition must be met in some way, and a reasonable rate must be arrived at, in order to continue getting the bulk of the business.

From the present analysis the list price rating plan for cars of the private pleasure type recognizes the principle that the attainable speed of a given car together with its weight and its facilities for easy management and control constitute its potentiality to do harm or cause damage in given circumstances, all of which is reflected in the price of the car.

In establishing the groups as they now appear in the policy, the inconsistencies resulting from considering only the price of the car have been eliminated; obviously expensive upholstery and equipment making for elegance do not increase the hazard of operating the car of a given model, and should not call for an increase in premium rate. In liability and property damage insurance this principle now gets full recognition under the rating plan.

A number of car owners of limited means are operating their cars without complete coverage, such as collision and property damage. They feel the effects of the premiums, and rather assume the hazards that the insurance companies are willing to undertake. In many instances, it is found that a great deal of worry and annoyance are created by not carrying full protection. Many automobile owners have complained about excessive rates, and it is a fact that many carry the responsibility themselves. The insurance companies have realized these conditions, and it is only a question of time when a change of rates will be announced.

In a number of cases the rates are rather inconsistent. For instance, under collision protection the rates become lower as the car ages. The new automobile takes a higher rate, perhaps due to the fact that the insurance companies feel that the car owner having a new automobile (present year model) will be more particular in the adjustment of claims, in the event of damage, than an insurance holder whose car has seen one or two years' service.

The liability and property damage rates also seem to disregard to some extent the age of the car. As an illustration, one car of a certain make for 1917, 1918 and 1919, irrespective of list price, appears to take the same rate.

From the present experience of automobile insurance it is noticeable that many automobile owners are lax in taking advantage of the allowance of 10 per cent on the collision rates for carrying an approved bumper and 2½ per cent for carrying a rear bumper. The same applies to the discount of 5 per cent on theft for the approved spare-tire lock and 15 per cent on fire for the approved fire extinguisher. It is careless not to take advantage of this saving when the same could be had without any trouble. It is necessary to notify the company and an endorsement will be made in the contract.

It is false economy to be without automobile insurance, even if the automobile owner contends it costs too much to carry protection. Carefully compiled statistics show that about 50 per cent of the automobiles are in use in the United States and since these figures indicate a large increase in the number of automobiles in use there will be a corresponding congestion of traffic everywhere, and, of course, in proportion, a like number of accidents, and more damage suits growing out of such accidents.

If the assured will read his policies over carefully a great deal of trouble and misunderstanding can be eliminated. If one who holds insurance becomes familiar with the terms of the policy, and the protection had, claims will be more speedily adjusted, and a greater satisfaction will be derived, and the assured will appreciate to a greater extent the value of automobile coverage.

"Economizers" Are Sometimes Moth Balls

Motorists are warned against so-called "gasoline economizers" in a report just issued by the National Vigilance Committee of the Associated Advertising Clubs of the World, which declares such "economizers" have no effect upon gasoline efficiency, but are, in reality, nothing more than colored moth balls.

The report quotes the United States Bureau of Standards at Washington with the statement that these moth ball economizers have no appreciable effect in giving gasoline more "zip," and explains that testimonial letters used by many manufacturers of such tablets result from the fact that along with the tablets the maker sends instructions concerning the adjustment of the gasoline supply for the motor. It is a well known fact, says the report, that most motorists use a richer mixture of gasoline than is really necessary for the proper operation of the engine, using such a mixture because the car will start with greater ease with a carburetor adjusted for a rich mixture.

Booklet on Truck Use in Oil Industry

A booklet on the transportation problems of the oil industry has been issued by one of the leading manufacturers of high grade motor trucks. The booklet considers the entire hauling problems of the oil producer; compares truck costs with team costs; presents an adequate picture of the installation of motor trucks in the oil business, including such things as the location of the business layout of the plant, present and contemplated growth of business, routing of trucks, maintenance, cost accounts and supervision of transportation equipment. Those who operate motor trucks in the oil business will find this booklet full of valuable information. Copies of the booklet may be obtained by writing to the automobile editor of The New York Tribune.

Many Trips to the Moon

It is estimated that 40,000,000 automobiles will be manufactured in 1920. Recently an automobile trade journal figured that, assuming each tire traveled 4,000 miles, the total annual mileage traveled by tires in 1920 would be equal to 320,000 round trips between the earth and the moon.

Cape Cod Offers Objective For New England Tourists

Picturesque Places and Interesting People Out on the "Cape"; How to Make the Trip

Motorists making the run from the metropolitan district to New London, Providence, Newport, Boston or intermediate points, using the Shore Line in whole or in part, will find it advantageous to extend their trips to include something of Cape Cod. This may be done with comparatively small additional mileage, and an entire circuit of the Cape need not add more than a single day to a through schedule.

Quaint places, interesting people, plenty of sea-food and the chance to turn fisherman or sailor are among the attractions of this section. Here also the cranberry may be seen in probably greater abundance than anywhere else growing in the bogs which comprise a great part of these ocean-bound townships. Good roads will be found leading to all the principal resorts and points of interest, and the motorist is wise who confines his trips largely to these highways, for once off of them one is likely to run onto sand trails.

The shortest and most traveled route from New York City to Cape Cod is, according to the Touring Bureau of the American Automobile Association, along the Shore Line through Stamford, Bridgeport, New Haven, Westerly and Narragansett Pier to Saunderstown, R. I.

There a ferry is taken across the western arm of Narragansett Bay to Jamestown, and a second ferry carries the car from that point to Newport across the eastern arm of the bay. From Newport one continues to Fall River, turning east from thence to New Bedford and running along the north shore of Buzzards Bay through Wareham to Buzzards Bay Station, where Cape Cod is first reached.

From here the real circuit begins. Running south through Falmouth station, one passes through several interesting small places to Falmouth (from which Woods Hole is reached by a short side trip), thence east along the south shore of the Cape through Centerville, Hyannis and the several Harwiches to Chatham. Turning north at Chatham, one soon comes to Orleans and may continue up the narrowest part of the Cape through Wellfleet and Truro to Provincetown.

Following that plan it is necessary to retrace to Orleans, as only one road reaches the tip end at Provincetown; but at Orleans the northern boundary is followed through Brewster and Barnstable to Sagamore—the other end of the Cape Cod Canal, opposite Buzzards Bay station. Here one may return to that station, alongside the canal, or continue north along the shore through Plymouth to Boston. There are many other options suggested by the accompanying map, which will enable the tourist to return to New York by a choice of interesting ways.

Racing Motor Unsafe As Well as Expensive

Practice Should Particularly Be Shunned by Motor Truck Drivers

By F. C. Horner

A truck driver should never allow the engine to race. This is a rule that should be strictly obeyed if an efficient, long-lived power plant is desired. Running an engine at top speed has a much greater wearing effect at the different bearing points than the smooth rubbing effect when running at an idling speed, say of 300 r. p. m.

Consequently, racing a motor wears out bearing surfaces very rapidly, reducing the efficiency and shortening the life. Racing an engine is certain to put excessive strain on all its parts and will result in many high repair bills. To race the engine when it is very cold is very likely to result in scored pistons and cylinders. It may result in breaking certain parts, as metal, when very cold, is very brittle. Run the engine slowly, so that the metal will warm up gradually. The cold oil in the crank case will at the same time gradually warm up and can be forced to the engine parts needing lubrication. When the oil is cold it is thick and heavy and does not give proper lubrication at once, as it will not flow until warm.

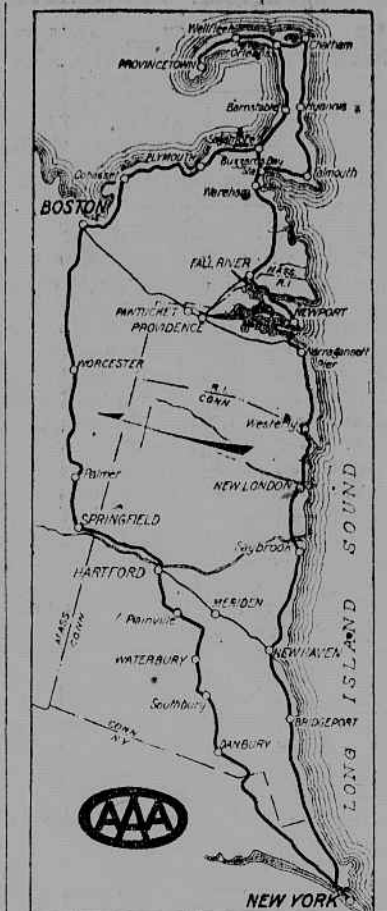
Being a motor of keeping it throttled up to a high speed while driving causes a greater consumption of gas, and also deprives the driver of a perfect control of his truck. A truck which is continually speeded up is hard to handle.

Racing a motor is dangerous as well as uneconomical.

Road Conditions on Connecticut Ways

The following is the latest report of the State Highway Department of Connecticut:

Berlin, Turnpike—Concrete being laid and road closed for traffic. Detour from Berlin to North through New Britain over improved roads.
Town of Bolton, Coventry road practically closed for traffic.
Town of East Granby, On road from Southwick Bridge to Southwick, work completed and open to traffic.
Unimproved to Collinsville through Burlington, practically completed; open to traffic.
Town of Southington, Paving on Main



road practically completed; road open to traffic.
Town of East Hartford—Silver Lane road completed; open to traffic.
Town of Lebanon—North Franklin road finished.
Town of Lisbon—Newport road finished.
Norwich—Westerly road closed, a detour is possible.
Town of Stafford—Stafford Hollow road opened to Staffordville, closed between Staffordville and Stafford Hollow, detour provided.
Town of Thompson—Brandy Hill road closed for Webster Lake trunk line from Thompson.
Town of Canterbury—Westminster road under construction; passable most of the time.
Town of Scotland—Canterbury road finished.
Hartford—New London—Road under construction; no detour required.
Towns of Norwich and Darien—Post road under construction; no detour.
Town of Milford—Rte. 111 road under construction; detour Woodmont to Morristown.
Road from Savin Rock to Woodmont—Under construction; no detour.
East Haven—Hartford—Avenue under construction; no detour.
East Rock—Flat Rock road under construction; travel from New London to Short Beach should take first road to the left beyond the Flat Rock road.
Wallingford—Road from Yaleville; Under construction; detour necessary.
Waterbury—Cheshire—Road under construction; short detour at Waterbury necessary.
Thomaston—Watertown—Road under construction; closed to through travel.
Thomaston—Farmington—Road under construction; no detour necessary.
Cross road from Long Hill to Monroe—Under construction; short detour necessary.
City of New Haven—Forest Street under construction; closed to through travel.
East Hampton—Hartford—Neck road—Contract completed; finishing touches being made.
Middletown—Middletown—Road—Construction completed; Middletown—Middletown—West River bridge—traffic carried over old bridge.
Durham—Milford road—Road open to traffic throughout its entire length, but vehicles will encounter some delay in the section adjacent to steam shovel operations.
East Lyme—Niantic River bridge—Grading on approaches completed and ready for macadam surface; traffic carried on old bridge.
East Lyme Bar road—Completed; open to traffic.
Watford—Niantic road—Detours posted via Milford and Saybrook—New London turn line.
Federal Aid No. 4, Hartford—New London road—Closed on Chamberlain's Hill, north of West Chester crossing, detour posted via Hebron road and one and a half miles long of good country road.

Tour Conditions On 'Camp Oneka Road Called Fair

Several Stretches, However, Are in Very Poor Shape, Reports Official Car of the Automobile Club

The following is a report of the official road car of the Automobile Club of America, on a short trip to Camp Oneka, near Blooming Grove, returning to Bay Head:

The average condition of roads via Tuxedo, Middletown and Port Jervis is fine. The new road from Port Jervis to Milford is excellent. From Milford, the so-called State Highway to Hawley is so poor. The road to Dingmans goes off to the left at ten miles from Milford. From this point to Dingmans, 7.4, the first five miles are very bad, all stones and fatal to tires. From Dingmans to Stroudsburg the road is in spots, but good as a whole. From the Water Gap to Portland, the road is badly worn, as usual.

Motorists Light Lamps To-day, 8:18 P. M.

Monday, Aug. 23, 8:17; Friday, Aug. 27, 8:11; Tuesday, Aug. 24, 8:12; Sunday, Aug. 29, 8:08; Wednesday, Aug. 25, 8:14; Monday, Aug. 30, 8:06; Thursday, Aug. 26, 8:12; Monday, Aug. 30, 8:06. This calendar is for New York City and the metropolitan district.

The road from Portland to Bridgeville is reported under repair. The road over Schooley's Mountain is reported freshly oiled and in terrible condition. Good roads are found to Bangor, Pa., then splendid new cement road for seven miles south to Martins Creek and fine road to Easton. Continuing on west side of river, the road is fair to good to Kintnersville, then fair dirt road to the bridge at Milford.

Crossing to the east side, the road south to Frenchtown is in good condition, followed by an average of fine roads east to Flemington. A mixture of good and very badly worn macadam is found going south on the main route from Flemington to Pennington. Turning east to Princeton, the roads as a whole are good. The road from Freehold to Hightstown is reported very bad.

On Washington Avenue, crossing the lake, turning left and then right through Plainsboro to Cranbury, the road is in very bad condition—one mass of holes. It would be better to keep straight ahead on Washington Avenue to Cranbury. Coming in on the road from Plainsboro, keeping straight ahead across Cranbury Pike, taking first turn left, fine gravel road is found through Prospect Plains to Englishtown and Freehold. Following the regular route through Adelphi, Ardara, Farmingdale, Allaire, Allenwood to Manassquan and Mount Pleasant, the roads are good.

Builds Car From Waste Materials

An English manufacturing company announces that it is preparing to put on the market an automobile that can be retailed for \$250.

Scarcely any wood will be used in the construction of the car, the principal material being a new substance which is described as "a kind of concrete, light, but strong and durable, produced from waste materials, such as slag, clinkers and sawdust, and covered with a metal solution."

The process of manufacture is another innovation in England. All parts, including wheels and chassis, will be stamped out, each complete in one piece, and then fitted together. Motor.

DODGE BROTHERS MOTOR CAR

In a little over five years, more than one-half million Dodge Brothers Motor Cars have been delivered to owners.

Yet the demand keeps steadily in advance of production.

The gasoline consumption is unusually low. The tire mileage is unusually high.

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NEWARK
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Complete stocks of genuine New Departure, Hyatt and Timken Bearings always on hand. Our service is official.

New York Branch,
229 W. 54th St.
Phone Circle 1600

Brooklyn Branch,
1176 Bedford Ave.
Tel. Lohrey 2022

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General Offices: Detroit, Michigan

MENTAL and physical ease are served by the smooth and effortless performance of the National Sextet. The car is low and perfectly balanced; it hugs the road without swerve and sway even at highest speed. The comfort and security you enjoy are not unlike that you experience on the Twentieth Century.

Touring Car, \$3,750 Phaeton, \$3,750 Roadster, \$3,750 Coupe, \$4,900 Sedan, \$4,950 F. O. B. Indianapolis

POERTNER MOTOR CAR CO., Inc.
1759 Broadway, New York 524 Broad Street, Newark, N. J.

National

Twentieth Successful Year